

EXHIBIT 6

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Lonnie R. Coughenour
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National Accounts – Detroit Customer Unit
Client Services

March 20, 2010

Mr. James Sumpter
21163 Westbay Circle
Noblesville, IN 46202

RE: APPEAL OF DENIAL OF TOTAL AND PERMANENT DISABILITY BENEFITS - BASIC LIFE
INSURANCE UNDER THE DELPHI LIFE AND DISABILITY BENEFITS PROGRAM FOR SALARIED
EMPLOYEES, GROUP POLICY NUMBER 95746-G

Dear Mr. Sumpter:

This will respond to your request for MetLife to reconsider the denial of your application to receive a payout of Basic Life Insurance under the Total and Permanent Disability provision previously provided under the General Motors Life and Disability Benefits Program for Salaried Employees. We have carefully reviewed all records, documentation and statements that have been submitted and for the reasons stated below, we must continue to uphold the denial of Basic Life Insurance benefits.

As an initial matter, your participation in the General Motors Life and Disability Benefits Program was transitioned to the Delphi Life and Disability Benefits Program for Salaried Employees when you became an employee of Delphi Automotive Systems Corporation (a/k/a Delphi Corporation), a General Motors spin-off, on January 1, 1999. The Delphi Life and Disability Benefits Program for Salaried Employees (the "Plan") is a welfare benefit plan regulated by federal law, specifically the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), 29 U.S.C. §§ 1001-1461. MetLife, as claims fiduciary of the Life Insurance Benefits, is required to make determinations in accordance with ERISA and the terms of the Plan.

As part of your request for reconsideration, you point to the provisions stated in the Summary Plan Description entitled "Your GM Benefits – A Handbook for Salaried Employees in the United States" dated March 1992, applicable to salaried GM employees actively at work on or after October 1, 1990. On page 34 of that document it states, in part, that if you become totally and permanently disabled, and have less than 10 years of participation as of the date you become totally and permanently disabled, you may elect to receive a monthly installment payout of your Basic Life Insurance. You also state that "although Delphi was spun off from General Motors in May 2000", salaried employees were "instructed to continue to use the GM-1992 SPD" and, under those provisions, you are eligible for, and have submitted sufficient evidence that, you have met all requirements and that your claim for a payout of Basic Life Insurance should be approved.

Our review of the General Motors Life and Disability Benefits Program for Salaried Employees indicates that the provision that allowed a payout of Basic Life Insurance for total and permanent disability was eliminated effective January 1, 1994. The elimination of this provision was communicated to all salaried employees in their Annual Enrollment materials for the 1994 Plan Year, a copy of which is enclosed. Please refer to page 34 of this document. As a result, the provision was deleted from the Summary Plan Description, dated August 1995, which was previously provided to you.

(Continued)

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We can find no historical evidence that salaried General Motors employees who transitioned to Delphi on January 1, 1999 were advised that they would continue to be subject to the provisions stated in the 1992 Summary Plan Description and would not be subject to subsequent provisions stated in Summary Plan Descriptions dated after March 1992.

In addition, a review of your work record indicates the following:

- Hire Date (GM): February 5, 1991
- Actively at Work (GM): February 5, 1991 through April 21, 1998
- Short Term Disability Leave (GM): April 22, 1998 through July 6, 1998
- Actively at Work (GM): July 6, 1998 through December 31, 1998
- Transition to Delphi and Actively at Work: January 1, 1999 through December 7, 2000
- Approved Disability Leave (Delphi): December 8, 2000 through June 31, 2002
- Disability Retirement (Delphi): Effective July 1, 2002

Therefore, we must continue to uphold the denial of a payout of Basic Life Insurance because:

1. The provision was eliminated by General Motors effective January 1, 1994;
2. You were actively at work as of January 1, 1994 and therefore subject to all provisions of the General Motors Life and Disability Benefits Program for Salaried Employees on and after such date;
3. The provision of a payout of Basic Life Insurance due to total and permanent disability was not a provision of the Delphi Life and Disability Benefits Program for Salaried Employees when you transitioned to Delphi on January 1, 1999;
4. You were actively at work with Delphi on January 1, 1999; and
5. You did not apply for a payout of your Basic Life Insurance until April 11, 2009, long after the provision was eliminated under General Motors.

This concludes MetLife's review. Please be advised that under ERISA, you have the right to bring a civil action under Section 502(a) of ERISA.

Sincerely,

Lonnie R. Coughenour

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Client Services Consultant
MetLife – Detroit Customer Unit